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# INDUSTRIAL INSURANCE

## X

### THE PENSION SYSTEMS OF THE UNION AND OF THE SEVERAL STATES

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*The federal government.*—This system is instructive in relation to workingmen's insurance both as a precedent and as a warning. The costly errors committed in its foundation and administration will warn the future legislator to prepare carefully and scientifically in advance a consistent and reasonable plan. The pension idea itself, in spite of faults of law and administration, has already prepared the way for insurance of old age for wage earners. From the beginning of our history as a people the pension method of caring for servants of the community has been familiar. The earliest settlers of New England adopted the principle that it was both the duty and the interest of the commonwealth to provide pensions for those who risk their lives in war for the defense of all.

In 1636 the Plymouth Pilgrims enacted a regulation that whosoever should set forth as a soldier and return maimed should be maintained by the colony for the rest of his life. The Virginia Assembly of 1644 passed a law providing pensions for disabilities. Our first real pension law was passed by the Continental Congress, August 26, 1776.

The central and state governments thus sought to encourage enlistments in times of national danger.

With the beginning of the Civil War pensions there is noted increasing liberality in conducting pension affairs. Up to 1879 a man, to be eligible for a pension, must have applied within five years after his discharge. The Arrears Pension Act of 1879 is one of the most noted of our pension laws. It provided that all pensions which had been granted under the general laws regulating pensions should commence from the date of the discharge of the person on whose account the pension had been granted. The rate of the

pension for the intervening time from which the pension had been granted was to be the same as that for which the pension had been originally granted.<sup>1</sup>

From this time the sums expended rapidly increased.

*Military land grants.*—Ever since the War of the Revolution the government has given land freely to veterans of the wars. In addition to grants made by special acts of Congress the government has issued since the war for independence 598,628 warrants for 783,030 acres (Rep. Com. of Pensions, 1906, p. 10).

In this connection we must compare the expenditures for pensions in this country and in Europe. It is true that we have no industrial insurance systems, but we give to a large number of superannuated workers a vast sum in the form of veteran pensions. In the year 1891 Great Britain expended on military pensions £5,410,822, less than \$27,054,000; France, \$29,857,000; Germany, \$13,283,000; Austria, \$12,245,000. The expenditures of the United States for the same purpose in that year were \$118,548,959.<sup>2</sup> The disbursements for pensions by the United States from July 1, 1790, to June 30, 1906, were \$3,459,860,311.23.<sup>3</sup> The amounts paid for the fiscal year 1905-6 were as follows:

Regular Army and Navy (invalids, widows and dependents).....	\$2,521,802.10
Civil War, general law.....	56,789,837.93
Civil War, Act of 1870.....	74,010,063.41
War with Spain.....	3,442,156.53
War of 1812.....	101,278.27
War with Mexico.....	1,376,396.36
Indian wars.....	622,874.85
Treasury settlements.....	135,878.80
	<hr/>
	\$139,000,288.25

Adding expenses of administration, total.... 139,881,726.85

The total number of pensioners on the rolls June 30, 1906, was 985,971. The highest number of pensioners at one time was 1,004,196, on January 31, 1905. As the veterans are growing old and feeble the rate of mortality is high and the cost will

<sup>1</sup> Butler, in *N. C. C.*, 1906.

<sup>2</sup> *Forum*, Vol. XII, p. 426.

<sup>3</sup> *Report of Commissioner of Pensions*, 1906, p. 11.

rapidly decrease. Evils and abuses have been inevitable. For many years since the Civil War the nation has grown rapidly in wealth; the systems of tariffs on imports may have reduced the income of multitudes of consumers but along with the taxes on internal revenue objects, as alcoholic liquor and tobacco, have yielded the federal government an income sufficient to meet the expenses of military and civil service, to reduce the national debt to small proportions, and to produce an enormous surplus which has been a constant temptation to extravagance. Under these circumstances the veterans and their friends, with the aid of political pressure, have been able to secure from Congress such liberal laws as the civilized world cannot elsewhere show. As the manufacturers have desired to retain the high tariffs on imports as a protective measure they had to find a way, or many ways, to spend the surplus, and the soldiers could easily appeal to patriotic sentiment in asking generous pensions.

*Homes for disabled volunteer soldiers.*—In addition to their pensions, which may be used for the personal care and enjoyment of the men or for the support of their families, the disabled volunteer soldiers have the use until death of some one of the homes provided by the nation or by one of the states. The grounds of these homes are made attractive and are visited by many people on account of their beauty. The inmates are well fed, comfortably clothed in army uniforms, and receive the best medical care. Theatrical, musical, and literary entertainments are provided without charge, and chaplains conduct religious services. During the year ending June 30, 1905, 34,053 members were sheltered in the national and 19,677 in 30 state homes; a total of 53,730, an increase of 1,879 over the preceding year.<sup>4</sup>

The expenditures for 1905 of the ten branches of the National Home were \$3,343,696.67; the average annual cost per person was \$157.76; the average age of those who served in the Mexican and Civil Wars, 66.26 years; of the Spanish War, 37.56 years. The 34,053 persons received pensions to the

<sup>4</sup> *Laws and Regulations, National Home for Disabled Volunteer Soldiers, 1906; Report of the Board of Managers of the National Home for Disabled Volunteer Soldiers, 1906.*

amount of \$3,454,752.58 in charge of the superintendents; an average of \$122.82, of which \$786,369.45 was paid to families and \$2,624,419.53 to the pensioners themselves. The amount paid to state homes was \$1,138,879.87. The state homes are inspected by officers of the National Home and reports are made to the board on their condition and management. The percentage of deaths to the whole number cared for rose from 0.655 in 1867 to 6.351 in 1905. Of the 34,053 in the National Home 12,374 had wives living, or minor children, or both, and 21,679 were single. The National Home owns 5,308.50 acres of land, valued at \$345,231.51, and buildings valued at \$9,401,651.68; total, \$9,746,883.19. The budget calls for \$5,208,844 for 1907.

How far do these military pensions act as pensions for working men? On this point it is difficult to secure exact information. Most of the present pensioners went into the army as volunteer soldiers when they were quite young, and immediately after the wars returned to their ordinary vocations, if they were not too much enfeebled by disease or crippled by wounds. They came from all forms of industry. In appointments to civil positions the veterans have always been favored. Since the great majority of the old soldiers came from manual occupations, it seems fair to presume that the military pension system has acted in great measure as a working-men's pension system. Many of the old men and women who, in Europe, would be in almshouses are found in the United States living upon pensions with their children or in homes to which paupers are not sent, and they feel themselves to be the honored guests of the nation for which they gave the last full measure of devotion.

The extravagance and abuses of this military pension system have probably awakened prejudice against working-men's pensions. The most severe criticism is based on the moral effects of having a secure income without saving or labor. Unquestionably some of the old soldiers have permitted themselves to live in idleness and vice because they were satisfied with a petty pension; just as numerous children of rich men are deprived of motive to struggle by the prospect of falling heir to wealth for

which they render no equivalent. But most of the veterans did not thus ignobly decay in idleness. The vast majority of them returned to their occupations and made the most of the favorable opportunities. Many were mutilated or enfeebled and so could not find and retain positions in competition with stronger men. Their idleness was enforced. The argument from occasional abuses does not go far. Rich men continue to prepare fortunes for their children, although they are often enough reminded of the danger, and children rarely refuse to accept legacies because of the moral perils. Our nation will never retreat from its liberal policy toward the brave defenders of its life merely because a few will pervert its gifts. Old-age industrial pensions are offered by many intelligent employers precisely because they tend to foster economic virtues, and surely this system would not produce an opposite effect by being made universal. If workmen contribute to the fund their thrift is cultivated. All depends on the wisdom of the method.

*Other federal pensions.*—By the act of Congress of August 5, 1892, all women employed by the surgeon-general of the army as nurses during the Civil War, for a period of six months or more, and who were honorably relieved from such service, are granted a pension, provided they are unable to earn their own support. Under this law there were 624 pensioners in the year ending June 30, 1902.

*Life-saving service.*—The only law providing relief in the nature of pensions in the life-saving service is that contained in sects. 7 and 8 of the act of Congress, approved May 4, 1882. This provides that if any keeper or member of a life-saving or life-boat station shall be disabled by reason of any wound or injury received or disease contracted in the life-saving service in the line of duty, he shall be continued on the rolls of service at full pay for a period under no circumstance greater than two years. A bill to provide for the retirement of and for pensions to those engaged in the life-saving work was introduced in both houses of Congress during the 58th session, but failed to pass on a tie vote. President Roosevelt has shown his interest in insurance of workers in many ways, and his message of

December 5, 1905, contains an argument not only for members of a particular service but for all workers on small pay.

I call your especial attention to the desirability of giving to the members of the life-saving service pensions such as are given to firemen and policemen in all our great cities. The men in the life-saving service continually and in the most matter-of-fact way do deeds such as make Americans proud of their country. They have no political influence, and they live in such remote places that the really heroic services they continually render receive the scantiest recognition from the public. It is unjust for a nation like this to permit these men to become totally disabled or to meet death in the performance of their hazardous duty and yet to give them no sort of reward. If one of them serves 30 years of his life in such a position he should surely be entitled to retire on half pay, as a fireman or policeman does; if he becomes totally incapacitated through accident or sickness or loses his health in the discharge of his duty he or his family should receive a pension just as any soldier should. I call your attention with especial earnestness to the matter because it appeals not only to our judgment but to our sympathy, for the people on whose behalf I ask it are comparatively few in number, render incalculable service of a particularly dangerous kind, and have no one to speak for them.

*Civil service pensions.*—This subject has been long discussed in the national legislature. In the year 1898 a bill was offered in Congress which was intended to provide a pension system for all civil servants of the federal government. Under this plan 2 per cent. of the monthly salary was to be retained and invested by the Secretary of the Treasury. Four years after the first payments were made, retirements were to begin with life annuities of 75 per cent. of the highest pay at any time received by the retiring employee. Retirements after 20-years' service were to be either voluntary or compulsory; voluntary after 60 years of age and 25 years' service, compulsory after 70 years of age and 35 years' service. The Civil Service Commission was to act as the retiring board. Opinion has been divided as to the wisdom and fairness of this legislation. Advocates of the measure claim that experience in older countries teaches that the service would be improved because the employees could give themselves to their duties and could be dismissed without inhumanity when their power to work becomes too feeble for efficiency. Mr. Frank A. Vanderlip, who has had experience in high positions

at Washington and is a banker of distinction, has thus expressed the argument in favor of civil pensions:

With the exception of the United States, all the great powers of the civilized world pension their civil servants. The question of civil pensions in the United States is one which deserves serious consideration. The full working out of the merit system can never be accomplished until we recognize the principle of a pension for superannuated government employees. It is doubtful if there are any men who have ever been charged with the responsibility of an appointive office in the government service who have not come to recognize that need, and who have not been won over to the belief that it would be an economy in government administration if a proper system of civil pensions were devised.<sup>5</sup>

The widows of the presidents of the nation have been pensioned by special acts of Congress. The widows of the following have been thus pensioned: James Monroe (1836), Abraham Lincoln, James K. Polk, James A. Garfield, Ulysses S. Grant, and William McKinley. Since these pensions were intended by the nation to mark a signal honor it can hardly be claimed hereafter that equitable pensions to working-men, based on life service in productive toil, and on their own contribution to the fund, can be considered unworthy or pauperizing.

The subject would not be complete without mention of the pension systems of the southern states provided for the veteran Confederate soldiers. It was manifestly impossible after the Civil War to provide at national expense pensions for those who had taken active part in an armed attempt to destroy the Union. But it was entirely proper for the individual states to make honorable provision for those who had enlisted at the command of those states. Naturally the pensions voted by the impoverished states have been modest in amount and have probably been more economically administered than the national

<sup>5</sup> *North American Review*, December, 1905, pp. 928, 929. During the preparation of this article for publication in this *Journal* the actions of Congress have required revision of earlier statements. The new act relating to employers' liability has profoundly modified and increased the responsibilities of common carriers. By a law approved May 30, 1908, the principle of the English compensation law has been embodied in a federal statute, "Granting to certain employees of the United States the right to receive from it compensation for injuries sustained in the course of their employment." The persons eligible for benefits are artisans or laborers in any of the government manufacturing



pensions. Georgia has paid pensions since 1879. In 1903 there were 14,525 pensioners and they received \$857,415. South Carolina had, in 1904, 8,544 pensioners and paid them \$197,309.42. In Tennessee the annual appropriation is \$250,000, and on May 12, 1905, the number on the roll was 2,663. The legislature in 1905 voted \$25,000 annually for the widows of Tennessee soldiers. In Texas the appropriations have increased from \$100,000 in 1900 to \$500,000 for 1907. The pensioners number about 8,000. Virginia expends annually \$300,000 and has between 13,000 and 14,000 soldiers and widows of soldiers on its roll. Kentucky supports a home for Confederate soldiers but does not pay pensions. The institution was established in 1902. Maryland has a soldiers' home, a private institution, founded in 1887, to which the state contributes \$12,000 annually. Missouri has a home established at state expense. Homes for Confederate veterans are established in Virginia, North Carolina, Alabama, Florida, Louisiana, Texas, and Tennessee.<sup>6</sup> In Alabama, in 1904, there were 15,038 pensioners and the expenditures were \$358,333.78. Arkansas paid 6,495 pensioners, in 1904, \$180,563. Florida had on its roll, July 5, 1905, about 3,000 pensioners, and the expenditures in 1904 were \$266,720.19. Louisiana has had on its list, since 1898, 2,713 names and pays annually \$75,000. Mississippi enacted its first pension law in establishments, arsenals, or navy yards, or in the construction of river and harbor or fortification work or in hazardous employment under the Isthmian Canal Commission, who are injured in the course of employment. No compensation is paid when the injury is due to the negligence or misconduct of the employee injured. The benefits are: full pay for one year, unless the employee is able sooner to return to work. If the injured employee dies within the year, his dependents—widow, children, or parents—shall receive the benefits. Accidents must be reported according to a form. The disabled employee must submit to medical examinations at intervals. Regulations are made and disputes decided by the secretary of commerce and labor. Creditors cannot seize the payments of benefits. This legislation brings the federal government into line with other civilized countries, and it is to be hoped that the states will pass laws which will require or facilitate similar provisions by all employers of labor.

The federal government has also made progress in the work of providing pensions for civil servants.

<sup>6</sup> A. W. Butler's *Report*, N. C. C., 1906.

1888, and in 1904 gave \$250,000 to 7,271 persons. The pensioners in North Carolina, in 1904, were paid \$200,000, while for the years 1905 and 1906 the sum of \$275,000 has been appropriated, the number on the list being 13,500 in 1904. In addition, about 90 totally disabled persons are paid by counties \$10 per month.

The result of this study of government pensions is that the federal and state governments have already accepted and acted upon the principle, to which they are fully committed, that those who have served the country in times of war shall be honorably provided for, without necessity of begging charity, during the period of invalidism and old age. In fact this is insurance for entire or partial disability caused by injury or disease in the service of the nation. On a similar ground rests the argument for pensions to men disabled in the dangerous life-saving service. For reasons of a different character the idea of pensions for civil servants of the nation has gained ground. The argument here rests chiefly on the fact that a pension will secure a higher order of service at less cost and also spare the people the humiliating spectacle of lifelong and faithful servants of a powerful and prosperous land begging their bread in invalidism and old age. But all these arguments apply with very great force to laboring men; and the logic of the national conduct leads straight toward a universal system of provision for disability due to sickness, accident, invalidism, old age, and death. It is for this reason that the facts cited in this chapter are so full of significance in a discussion of industrial insurance.<sup>7</sup>

<sup>7</sup> Enemies of compulsory insurance (which should rather be called, as in France, "social insurance,") seek to obstruct its progress by calling it a form of poor relief, a "charity," and they deny it a place under the head of "insurance" because the beneficiaries do not pay all the premiums. The argument has no force, for the principle of insurance against a risk is unaffected by the fact that the person insured does not pay the premium. A man's relations may pay his life- or accident-insurance premium; he is insured. Thus one of the highest authorities in the field says: "By insurance we understand an arrangement resting on mutuality for the purpose of making up loss of property through various chances which may be calculated. . . . Sometimes the beneficiaries receive on the basis of their own premium payments an additional sum from the payments of others. This fact does not take away from the arrangements its character as insurance. . . . Social insurance must be conceived of as insurance."—Alfred Manes, *Versicherungswesen*, pp. 2, 15.

[Tables belonging to Chapter IX]  
CHARTS ON PENSIONS AND RETIREMENT FUNDS

FIREMEN'S PENSIONS—FUND*								
	Former monies be- longing to said fund	Fines on members of the depart- ment	Rewards, gifts, etc.	Certain license fees	Proceeds from the sale of old department property	Deduction on account of absence, etc.	10% of the excise tax	
New York, N. Y. ....		"	"	"			$\frac{8}{10}$ of a mill tax	% of salaries
Columbus, O. ....								
Syracuse, N. Y. ....	Monies from former pen- sion fund	"	"		"			2% tax on foreign in- surance co.
Toledo, O. ....							Tax	"
Washington, D. C. ....								Fines in po- lice court and dog tax
San Francisco, Cal. ....	Levied by tax							
Buffalo, N. Y. ....	Former relief fund	"	"	"	"		3% of the state liquor tax	

\* From A. W. Butler's paper, *N.C.C.*, 1906.

## CHARTS ON PENSIONS AND RETIREMENT FUNDS

## FIREMEN'S PENSIONS—BENEFIT\*

	Disabled	Retirement	Widows	Children	Dependent Parents
Ohio.....	\$50 per month	After 25 years \$40 per mo.	\$20 per month	\$6 per month	\$20 per month
Boston, Mass.....	$\frac{1}{2}$ former salary	$\frac{1}{2}$ former salary after 23 years service	\$300 per year	Not to exceed \$300 per year	.....
Chicago, Ill.....	.....	.....	\$30 per month	\$6 per month	$\frac{1}{2}$ son's former salary
Cincinnati.....	.....	.....	.....	.....	.....
Dist. of Columbia..	Not to exceed \$100 per month	.....	\$50 per month	.....	.....
Grand Rapids.....	.....	\$450 per year after 20 years service	.....	.....	.....
Hartford, Conn.....	.....	.....	.....	.....	.....
Jersey City, N. J....	Not to exceed \$100 per month	\$25 per month	.....	.....	.....
Lowell, Mass.....	.....	.....	.....	.....	.....
Lynn, Mass.....	\$8 to \$10 per month	.....	.....	.....	.....
Milwaukee, Wis.....	.....	.....	.....	.....	.....
Minneapolis, Minn..	\$12.50 to \$40 per mo.	.....	.....	.....	.....
Newark, N. J.....	.....	.....	.....	.....	.....
New Orleans, La....	.....	.....	.....	.....	.....
New York, N. Y....	$\frac{1}{3}$ to $\frac{1}{2}$ former salary	.....	Circumstances determine amount	Circumstances determine amount	.....
Omaha, Neb.....	25% of former salary	.....	25% of former salary of husband	.....	.....
Paterson, N. J.....	.....	.....	.....	.....	.....
St. Joseph, Mo.....	.....	.....	.....	.....	.....
St. Louis, Mo.....	.....	.....	.....	.....	.....
Syracuse, N. Y.....	$\frac{1}{2}$ former salary	.....	\$35 per month	.....	\$25 per month
Toledo, O.....	\$50 per month	\$50 per month after 25 years service	\$25 per month	\$7 per month	\$25 per month
Troy, N. Y.....	.....	.....	.....	.....	.....
New Jersey.....	$\frac{1}{2}$ former salary	$\frac{1}{2}$ former salary after 20 years service	$\frac{1}{2}$ former salary of husband	\$5 per month	\$25 per month
Columbus, O.....	\$20 to \$40 per month	\$40 per month after 25 years service	\$20 per month	\$6 per month	.....
Baltimore, Md.....	$\frac{1}{2}$ former salary	.....	.....	.....	.....
San Francisco, Cal..	$\frac{1}{2}$ former salary	.....	.....	.....	.....
Buffalo, N. Y.....	$\frac{1}{2}$ former salary	.....	.....	\$5 per month	.....
Providence, R. I....	Not to exceed \$600 per annum	.....	\$25 per month	.....	.....
Indiana.....	$\frac{1}{2}$ former salary	$\frac{2}{3}$ former salary	\$20 per month	\$6 per month	\$12 per month

\* From A. W. Butler's paper, *N.C.C.*, 1906.

## CHARTS ON PENSIONS AND RETIREMENT FUNDS

## POLICE PENSIONS—FUNDS\*

	Former police relief fund	Fines im- posed on police	Rewards, fees, gifts, etc., to policemen	Lost, aban- doned, un- claimed or stolen money and property	Deductions from salaries for absence, etc.	% of salaries	Money for bail bonds	
Syracuse, N. Y. ....		"	"	"	"	1%		
Newark, N. J. ....		"	"	"	"	"	Not to exceed 1% of mill tax	
Cleveland, O. ....		"	"	"	"	"	Remainder necessary by tax	
Detroit, Mich. ....	Money in police life and death insurance fund	"	"	"	"	"		
New York, N. Y. ....	Former police life in- surance fund	"	"	"	"		\$300,000 from excise tax annually	Fees from en- tertainments
Indianapolis, Ind. ....		"	"	"		Not to exceed \$15 per year	Not to exceed 1% of mill tax	"
San Francisco, Cal. ....		"	"	"			From 5 to 10% of excise tax	Fines for carrying con- cealed weap- ons
Chicago, Ill. ....	"	"	"	"		1% of salaries		"

\*From A. W. Butler's paper, *N.C.C.*, 1906.

## CHARTS ON PENSIONS AND RETIREMENT FUNDS

## PENSIONS—POLICEMEN\*

	Retirement	Disability	Widows	Funeral Expenses
New Jersey.....	After 20 years	.....	.....	.....
Boston.....	25 years, $\frac{1}{2}$ former salary	$\frac{1}{2}$ to $\frac{1}{2}$ former salary	\$300 per annum	\$1,000
Buffalo.....	.....	.....	.....	150
Chicago.....	.....	.....	.....	.....
Cincinnati.....	\$50 per month	.....	.....	.....
Cleveland.....	\$50 per month	\$50 per month	\$20 per month	.....
Dayton.....	\$40 per month	.....	.....	.....
District of Columbia.....	.....	.....	.....	.....
Fall River, Mass.....	.....	.....	.....	.....
Grand Rapids.....	.....	.....	.....	.....
Jersey City.....	.....	.....	.....	.....
Louisville.....	.....	.....	.....	500
Newark.....	20 years, $\frac{1}{2}$ former salary	$\frac{1}{2}$ former salary	.....	.....
New York, N. Y.....	$\frac{1}{2}$ former salary	\$300 to \$600 per year	$\frac{1}{2}$ husband's former salary	.....
Paterson.....	.....	.....	\$300 per year	.....
Philadelphia.....	.....	.....	.....	.....
Pittsburgh.....	.....	.....	.....	.....
Providence.....	.....	.....	.....	.....
St. Louis.....	.....	.....	.....	.....
St. Paul.....	.....	.....	.....	.....
San Francisco.....	.....	.....	.....	.....
Trenton, N. J.....	$\frac{1}{2}$ former salary	$\frac{1}{2}$ former salary	$\frac{1}{2}$ husband's former salary	.....
Wilmington.....	.....	.....	.....	.....
Worcester.....	.....	.....	.....	.....
Syracuse.....	$\frac{1}{2}$ former salary, 20 years service	From \$300 to \$600 per year	.....	.....
Detroit.....	\$40 after 25 years service	.....	\$300 per annum	.....
Indiana.....	$\frac{2}{3}$ former salary	$\frac{1}{2}$ former salary	\$20 per month	150

\* From A. W. Butler's paper, *N.C.C.*, 1906.

CHARTS ON PENSIONS AND RETIREMENT FUNDS  
SUPPLEMENTARY TO GOVERNMENT AND MUNICIPAL PENSIONS BY AMOS W. BUTLER  
Status of Teachers' Retirement Funds in 1897. *Review of Reviews*, Vol. XV

	Approved	Number of teachers	Present contributing membership	Approximate amount from deductions from salaries	Minimum annuity	Present number of annuitants	Average annuity	Maximum annuity	Average years service of retired teacher	Minimum years service required	Joining elective	Amount of permanent fund
Brooklyn....	<sup>1865</sup> May 13	2,929	2,193	\$18,869.34	Half pay	21	\$519.00	\$1,200	30	30	Yes for old teachers	\$23,218.33
Detroit.....	May 22	740	730	5,421.81	Half pay	16	292.75	400	31	25	No	None
Chicago*....	May 31	4,900	5,200	45,000.00	Half pay	36	400.00	600	35	F. 20, M. 25	No	57,000.00
New York...	June 4	5,033	5,033	60,000.00	Half pay	92	600.00	1,000	30	F. 30	Yes for old teachers	98,000.00
San Francisco	March 26	950	461	5,067.34	\$540	8	540.00	600	30	20	Yes	None
St. Louis.....	March —	1,576	590	3,232.75	60% of former salary	..	.....	800	..	F. 25, M. 30	Yes	None
New Jersey..	<sup>1896</sup> March 11	5,384	2,510	13,000.00	\$250	..	280.00	600	35	20	Yes	9,000.00
Buffalo.....	April —	1,100	1,100	7,000.00	Half pay	8	300.00	600	34	.....	No	6,733.80
Cincinnati...	April 14	940	940	7,700.00	Half pay	..	.....	600	..	.....	No	.....

\* The legislature of Illinois, in its session of 1907-8, enacted a new law for Chicago. Under this law the sources of funds will be premiums paid by teachers, gifts, and city funds. All teachers employed after the law is effective are required to contribute to the fund, and the older teachers may become members on complying with certain conditions. The dues are \$5.00, \$10.00, \$15.00, and \$30.00, according to class, the class being fixed by length of service. The annuity after 25 years of service is \$400.00; in case of permanent disability a share of this amount, determined by former contributions to the fund. Arrangement is made to refund payments made by a teacher who is discharged and one-half the payments made by a teacher who retires voluntarily.